



SMALL- OR MEDIUM-SIZED BUSINESS? YOU'RE BIG TO US.

**Flexible, affordable, simple plans designed
with your needs in mind.**

Together, all the way.™



TO US, THERE'S NO SUCH THING AS A SMALL BUSINESS.

Globalcare Flexible is designed for small and medium enterprises.



Advantages for employers...

It's one thing to build flexible, simple plans that provide incredible value. It's another to find an experienced partner to guide you every step of the way. With Cigna, you'll have the assurance of:



Working with a deeply experienced, dedicated Client Manager



Knowing your plans are compliant



Offering telehealth features that help improve employee health while lowering your costs

...and employees.

How do you help employees to stay healthy? By making it easy for them to access care and wellness programs. All plans include:

- ✓ Access to over **3,000** healthcare providers in the UAE and **5,000** in the Middle East
- ✓ 24/7/365 access to multilingual customer service experts
- ✓ Direct settlement options. Employees just need to show their Cigna ID card to receive care
- ✓ Quick turnaround times for pre-approvals and reimbursements



CHOOSE THE PERFECT PLAN FOR YOUR BUSINESS.

Globalcare Flexible plans for small and medium enterprises make it easy.

8 fully-compliant plans to choose from, with:



- ✓ 3 variations of networks
- ✓ 3 areas of cover
- ✓ 5 annual maximums
- ✓ 4 maternity cover annual maximums



- ✓ Dedicated client manager
- ✓ The Cigna Wellbeing® App, including our telehealth service
- ✓ Optional add-ons of preventive wellness, dental and vision cover

GLOBALCARE FLEXIBLE BENEFITS	NEW ANNUAL LIMITS			NEW ANNUAL LIMITS		Globalcare Flexible - 6	Globalcare Flexible - 7	Globalcare Flexible - 8
	Globalcare Flexible - 1	Globalcare Flexible - 2	Globalcare Flexible - 3	Globalcare Flexible - 4	Globalcare Flexible - 5			
Choose your Network	COMPREHENSIVE	COMPREHENSIVE	COMPREHENSIVE excluding American Hospital and Mediclinic Citi Hospital	COMPREHENSIVE excluding American Hospital and Mediclinic Citi Hospital	GENERAL	COMPREHENSIVE	COMPREHENSIVE	GENERAL
Area of Cover	Area 1 Area 2 Area 4	Area 1 Area 2 Area 4	Area 1 Area 2 Area 4	Area 4	Area 4	Area 1 Area 2 Area 4	Area 1 Area 2 Area 4	Area 1 Area 2 Area 4
Out of Network Reimbursement	100%	100%	N/A	N/A	N/A	100%	100%	80%
Pre-existing and Chronic Conditions	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Annual Maximum Cover	US\$7,500,000	US\$2,500,000	US\$2,500,000	US\$500,000	US\$500,000	US\$250,000	US\$1,500,000	US\$250,000
International Emergency Evacuation Services	Paid in Full	Paid in Full	Paid in Full	N/A	N/A	N/A	Paid in Full	Paid in Full
Out-patient co-pay*	Option 1 - Nil Option 2 - 20% Max US\$13 Option 3 - 20% Max US\$26	20%	10%	20% Drugs - Up to \$4,000	10% Drugs - Up to \$4,000	20% Max US\$13	20% Max US\$13	20% Max US\$13
Maternity	Paid in Full	US\$8,000	US\$8,000	US\$5,000	US\$3,000	US\$8,000	US\$3,000	US\$8,000

OPTIONAL ADD-ONS	
Preventative Wellness Option	US\$450 or US\$1,000
Dental Option	US\$450, US\$750, US\$1,875 or US\$3,750
Vision Option	US\$200

*Globalcare Flexible plans 1, 6, 7 & 8 indicate co-pay requirements applicable to consultations only.

FREQUENTLY ASKED QUESTIONS.



What is Globalcare Flexible for small and medium enterprises?

We've used our 15-year strong heritage in the Middle East to design a health insurance plan for SMEs that is simple and cost efficient.

What are the advantages of these new plans?

They make buying health insurance easy. Choices include:

- 3 network options
- 2 new annual cover limits
- In-patient cash benefit feature
- Cost-efficient maternity cover

Is the network list of hospitals and clinics different from our corporate plans?

Cigna has employed its strong Middle East and Global network to provide SMEs with seamless access to care.

What if I have urgent questions?

Cigna provides you with 24/7/365 access to our customer care hotline. We're always just a phone call away.

What servicing support do these plans come with?

All plans come equipped with Cigna Envoy, our global servicing platform that allows employees to:

- Find a doctor
- Get reimbursed on your claims by taking a picture via the app
- Contact us

How does Cigna support my employee's health?

Your employees will have access to the Cigna Wellbeing App™ with our Global Telehealth® feature that gives you free doctor consultations via audio/video conferencing.

Will these plans meet the mandatory health insurance policy as mandated by the UAE government?

All of our plans fully meet the mandatory compliance requirements of the countries we operate in, including the UAE, Kuwait, Oman, and Bahrain.



**RELY ON A GLOBAL
LEADER THAT'S WITH YOU.**

ALL THE WAY.

At Cigna, we're constantly evolving to better serve our customers. As small- and medium-sized businesses are driving regional growth, we've optimized our world-renowned corporate plans for your specific needs. We're proud to say that our history of caring for people goes back 225 years. And moving forward, you can start leveraging that experience for your company.

**Find out how to partner with us by reaching out
to mesales@cigna.com today.**

Together, all the way.™



Cigna Insurance Middle East S.A.L. (Dubai Branch), The Offices 3 at One Central, Dubai World Trade Centre, Office No. 111, Level 1, PO Box 3664, Dubai, UAE. Cigna Insurance Middle East S.A.L. (Dubai Branch), is the local insurer in UAE. Registered and authorised by the UAE Insurance Authority as a branch of a foreign insurance company under registration No. 48 on 31 December 1984.